

<i>SERFF Tracking Number:</i>	<i>SELC-125575321</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Selective Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>08F-ML-35AR</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
<i>Product Name:</i>	<i>TRIA 2008 Form</i>		
<i>Project Name/Number:</i>	<i>TRIA 2008 Form/08F-ML-35AR</i>		

Filing at a Glance

Company: Selective Insurance Company of America

Product Name: TRIA 2008 Form

SERFF Tr Num: SELC-125575321

State: Arkansas

TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 05.0003 Commercial Package

Co Tr Num: 08F-ML-35AR

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Author: Tracy Potter

Disposition Date: 04/01/2008

Date Submitted: 03/25/2008

Disposition Status: Approved

Effective Date Requested (New): 12/26/2008

Effective Date (New): 12/26/2007

Effective Date Requested (Renewal): 12/26/2008

Effective Date (Renewal): 12/26/2007

State Filing Description:

General Information

Project Name: TRIA 2008 Form

Project Number: 08F-ML-35AR

Reference Organization: ISO

Reference Title: Terrorism

Filing Status Changed: 04/01/2008

State Status Changed: 04/01/2008

Corresponding Filing Tracking Number: ML-70-08AR

Filing Description:

****EXPEDITED****

Status of Filing in Domicile:

Domicile Status Comments: Pending

Reference Number: CL-2007-OTRL1

Advisory Org. Circular: LI-GL-2008-008

Deemer Date:

Selective Insurance Group, Inc. (the "Company") intends to take advantage of the expedited filing system to comply with the Terrorism Risk Insurance Program Reauthorization Act of 2007 effective December 26, 2007.

<i>SERFF Tracking Number:</i>	<i>SELC-125575321</i>	<i>State:</i>	<i>Arkansas</i>
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For policies (new and renewal) issued after December 26, 2007 and prior to March 24, 2008, our Company will send a letter to all affected insureds to give notice to them of Program changes, as required by the 2007 Reauthorization Act. Selective's coverage has never distinguished between domestic and foreign acts of terror, and we've long listed the premium associated with terrorism coverage as a distinct line item on the policy. Therefore, the only change requiring notice to the insureds is that related to the existence of the \$100 billion cap.

The attached revised endorsements and disclosure notices will be attached to policies issued after December 26, 2007.

In addition to our company material, we are adopting ISO form filing designation number CL-2007-OTRL1.

Please see our Rate/Rule filing submitted separately under Company Tracking # ML-70-08AR. Thank you.

Company and Contact

Filing Contact Information

Tracy Rossman, State Filing Specialist	tracy.rossman@selective.com
40 Wantage Ave	(973) 948-1178 [Phone]
Branchville, NJ 07890	(973) 948-4538[FAX]

Filing Company Information

Selective Insurance Company of America	CoCode: 12572	State of Domicile: New Jersey
40 Wantage Avenue	Group Code: 242	Company Type:
Branchville, NJ 07890	Group Name:	State ID Number:
(800) 777-9656 ext. [Phone]	FEIN Number: 22-1272390	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50/form filing

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<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>TRIA 2008 Form</i>		
<i>Project Name/Number:</i>	<i>TRIA 2008 Form/08F-ML-35AR</i>		
Per Company:	No		

SERFF Tracking Number: SELC-125575321 State: Arkansas
Filing Company: Selective Insurance Company of America State Tracking Number: EFT \$50
Company Tracking Number: 08F-ML-35AR
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: TRIA 2008 Form
Project Name/Number: TRIA 2008 Form/08F-ML-35AR

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Selective Insurance Company of America	\$50.00	03/25/2008	18937745

SERFF Tracking Number: SELC-125575321 State: Arkansas
Filing Company: Selective Insurance Company of America State Tracking Number: EFT \$50
Company Tracking Number: 08F-ML-35AR
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: TRIA 2008 Form
Project Name/Number: TRIA 2008 Form/08F-ML-35AR

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	04/01/2008	04/01/2008

<i>SERFF Tracking Number:</i>	<i>SELC-125575321</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>08F-ML-35AR</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>TRIA 2008 Form</i>		
<i>Project Name/Number:</i>	<i>TRIA 2008 Form/08F-ML-35AR</i>		

Disposition

Disposition Date: 04/01/2008

Effective Date (New): 12/26/2007

Effective Date (Renewal): 12/26/2007

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SELC-125575321 State: Arkansas

Filing Company: Selective Insurance Company of America State Tracking Number: EFT \$50

Company Tracking Number: 08F-ML-35AR

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: TRIA 2008 Form

Project Name/Number: TRIA 2008 Form/08F-ML-35AR

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	TRIA Expedited Transmittal	Approved	Yes
Form	NOTICE — OFFER OF TERRORISM COVERAGE - NOTICE — DISCLOSURE OF PREMIUM	Approved	Yes
Form	POLICYHOLDER DISCLOSURE - NOTICE OF TERRORISM - INSURANCE COVERAGE REJECTION FORM	Approved	Yes
Form	IMPORTANT NOTICE EXCLUSION OF TERRORISM COVERAGE	Approved	Yes
Form	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	Approved	Yes
Form	EXCLUSION OF CERTIFIED ACTS OF TERRORISM	Approved	Yes
Form	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	Approved	Yes
Form	EXCLUSION OF CERTIFIED ACTS OF TERRORISM	Approved	Yes
Form	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	Approved	Yes
Form	EXCLUSION OF CERTIFIED ACTS OF TERRORISM	Approved	Yes
Form	IMPORTANT NOTICE TO POLICYHOLDERS	Approved	Yes
Form	LETTER TO POLICYHOLDER	Approved	Yes
Form	LETTER TO POLICYHOLDER	Approved	Yes

SERFF Tracking Number: SELC-125575321 State: Arkansas

Filing Company: Selective Insurance Company of America State Tracking Number: EFT \$50

Company Tracking Number: 08F-ML-35AR

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: TRIA 2008 Form

Project Name/Number: TRIA 2008 Form/08F-ML-35AR

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	NOTICE — OFFER OF TERRORISM COVERAGE - NOTICE — DISCLOSURE OF PREMIUM	IN 01 29	12 07	Disclosure/ Replaced Notice	Replaced Form #:0.00 IN 01 29 01 06 Previous Filing #: AR-PC-06-20048		IN 01 29 12 07.pdf OLD IN 01 29 01 06.pdf
Approved	POLICYHOLDER IN DISCLOSURE - NOTICE OF TERRORISM - INSURANCE COVERAGE REJECTION FORM	IN 01 34	12 07	Disclosure/ New Notice		0.00	IN 01 34 12 07.pdf
Approved	IMPORTANT NOTICE EXCLUSION OF TERRORISM COVERAGE	IN 01 35	12 07	Disclosure/ Replaced Notice	Replaced Form #:0.00 IN 01 35 01 06 Previous Filing #: AR-PC-06-20048		IN 01 35 12 07.pdf OLD IN 01 35 01 06.pdf
Approved	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	CXL 388	12 07	Endorseme New nt/Amendm ent/Condi ti ons		0.00	CXL 388 12 07.pdf
Approved	EXCLUSION OF CERTIFIED ACTS OF TERRORISM	CXL 389	12 07	Endorseme New nt/Amendm ent/Condi ti ons		0.00	CXL 389 12 07.pdf
Approved	CAP ON LOSSES FROM CERTIFIED	GS 55 03	12 07	Endorseme New nt/Amendm ent/Condi ti		0.00	GS 55 03 12 07.pdf

SERFF Tracking Number: SELC-125575321 State: Arkansas
Filing Company: Selective Insurance Company of America State Tracking Number: EFT \$50
Company Tracking Number: 08F-ML-35AR
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: TRIA 2008 Form
Project Name/Number: TRIA 2008 Form/08F-ML-35AR

	ACTS OF TERRORISM		ons		
Approved	EXCLUSION OF CERTIFIED ACTS OF TERRORISM	GS 55 04 12 07	Endorseme New nt/Amendm ent/Condi ons	0.00	GS 55 04 12 07.pdf
Approved	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	VS 70 12 12 07	Endorseme New nt/Amendm ent/Condi ons	0.00	VS 70 12 12 07.pdf
Approved	EXCLUSION OF CERTIFIED ACTS OF TERRORISM	VS 70 13 12 07	Endorseme New nt/Amendm ent/Condi ons	0.00	VS 70 13 12 07.pdf
Approved	IMPORTANT NOTICE TO POLICYHOLDER S	IN 02 33 12 07	Disclosure/ New Notice	0.00	IN 02 33 12 07.pdf
Approved	LETTER TO POLICYHOLDER 1799	MISC 03 08	Disclosure/ New Notice	0.00	MISC 1799 03 08.pdf
Approved	LETTER TO POLICYHOLDER 1800	MISC 03 08	Disclosure/ New Notice	0.00	MISC 1800 03 08.pdf

NOTICE — OFFER OF TERRORISM COVERAGE

NOTICE — DISCLOSURE OF PREMIUM

You are hereby notified that under the Terrorism Risk Insurance Act, or its replacement, that you have a right to purchase coverage for losses resulting from losses from acts of Terrorism, as defined in Section 102(1) of the Act. The term “act of terrorism” means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified** under this federal program. The policy’s other provisions will still apply to such an act. **You may accept or reject this offer. IF YOU CHOOSE TO ACCEPT THIS OFFER OF COVERAGE, NO ACTION IS NECESSARY ON YOUR PART.** If, after careful consideration, you choose to reject this offer of terrorism coverage, you must contact your agent to obtain a terrorism coverage rejection form. Your rejection of this offer of coverage must be completed within the first thirty (30) days of the policy period.

See the section of this Notice titled **DISCLOSURE OF PREMIUM**. Unless you choose to reject this offer of coverage, your premium will include the additional premium for terrorism as stated in such **DISCLOSURE**.

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

You should know that coverage provided for certified acts of terrorism is partially reimbursed by the United States Government under a formula established by federal law. Under this formula, the United States Government will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. Coverage lines not subject to the federal participation are commercial auto, burglary and theft, surety, professional liability and farmowners.

CAP ON INSURER PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

DISCLOSURE OF PREMIUM

YOUR POLICY INCLUDES TERRORISM COVERAGE FOR AN ADDITIONAL PREMIUM OF
\$ _____.

NOTICE — OFFER OF TERRORISM COVERAGE

NOTICE — DISCLOSURE OF PREMIUM

The Terrorism Risk Insurance Act, or its replacement, establishes a program within the Department of the Treasury under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an “act of terrorism.” The term “act of terrorism” means that any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from a certified act of terrorism. The policy’s other provisions will still apply to such an act. **You may accept or reject this offer. IF YOU CHOOSE TO ACCEPT THIS OFFER OF COVERAGE, NO ACTION IS NECESSARY ON YOUR PART. If, after careful consideration, you choose to reject this offer of terrorism coverage, you must contact your agent to obtain a terrorism coverage rejection form. Your rejection of this offer of coverage must be completed within the first thirty (30) days of the policy period.**

See the section of this Notice titled **DISCLOSURE OF PREMIUM**. Unless you choose to reject this offer of coverage, your premium will include the additional premium for terrorism as stated in such **DISCLOSURE**.

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

You should know that coverage provided for certified acts of terrorism is partially reimbursed by the United States Government under a formula established by federal law. Under this formula, the United States Government will pay a share of terrorism losses insured under the federal program. The federal share equals 90% of covered terrorism losses (85% in 2007) exceeding the statutorily established deductible paid by the insurance company providing the coverage. Coverage lines not subject to the federal participation are commercial auto, burglary and theft, surety, professional liability and farmowners.

DISCLOSURE OF PREMIUM

YOUR POLICY INCLUDES TERRORISM COVERAGE FOR AN ADDITIONAL PREMIUM OF
\$ _____.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE REJECTION FORM

You are hereby notified that under the Terrorism Risk Insurance Act, or its replacement or extension, that you have a right to purchase coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

In accordance with this Act, we have offered you coverage for losses resulting from an act of terrorism **that is certified under this federal program. You may reject this offer of coverage within the first thirty (30) days of the policy period. If you choose to reject this offer of coverage, an exclusionary endorsement will be added to your policy to eliminate coverage for losses caused by acts of terrorism certified under the federal program.**

You may reject this offer by signing the enclosed statement and returning it to your agent, and your policy will be amended to exclude the described coverage.

REJECTION OF TERRORISM INSURANCE COVERAGE

YOUR POLICY INCLUDES TERRORISM COVERAGE FOR AN ADDITIONAL PREMIUM OF \$ _____. YOU MAY REJECT THIS OFFER OF COVERAGE FOR TERRORIST ACTS WITHIN THE FIRST THIRTY (30) DAYS OF THE POLICY PERIOD BY CHECKING THE BOX BELOW. IN ORDER FOR THIS REJECTION TO TAKE EFFECT, YOU MUST PROVIDE ALL OF THE REQUESTED INFORMATION AND SIGN AND DATE THE FORM.



I hereby reject the offer of terrorism coverage as described above. As a result, I fully understand this policy will now EXCLUDE certain terrorism losses.

Policyholder's/Applicant's Signature

Insurance Company

Print Name

Policy Number

Date

IMPORTANT NOTICE

EXCLUSION OF TERRORISM COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, or its replacement, that you have a right to purchase coverage for losses resulting from losses from acts of Terrorism, as defined in Section 102(1) of the Act. The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified** under this federal program. The policy's other provisions will still apply to such an act.

YOU HAVE DECIDED TO REJECT THIS COVERAGE. THEREFORE, IN ACCORDANCE WITH THE ACT, WE HAVE ATTACHED EXCLUSION(S) ELIMINATING COVERAGE FOR CERTIFIED TERRORISM LOSSES. PLEASE REVIEW THESE EXCLUSION(S) CAREFULLY. IF, AFTER CAREFUL REVIEW OF THESE EXCLUSIONS, YOU WISH TO RECONSIDER YOUR DECISION, WE CAN DELETE THE EXCLUSION(S) FOR AN ADDITIONAL PREMIUM CHARGE. HOWEVER, YOU MUST NOTIFY YOUR AGENT OF THIS DECISION WITHIN 30 DAYS OF THE EFFECTIVE DATE OF THIS POLICY.

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

You should know that coverage provided for certified acts of terrorism is partially reimbursed by the United States Government under a formula established by federal law. Under this formula, the United States Government will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. Coverage lines not subject to the federal participation are commercial auto, burglary and theft, surety, professional liability and farmowners.

CAP ON INSURER PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

DISCLOSURE OF PREMIUM

YOUR POLICY CAN BE ENDORSED TO INCLUDE TERRORISM COVERAGE FOR AN ADDITIONAL PREMIUM. PLEASE CONTACT YOUR AGENT AND HE OR SHE WILL PROVIDE YOU WITH THE PREMIUM CHARGE.

IMPORTANT NOTICE

EXCLUSION OF TERRORISM COVERAGE

The Terrorism Risk Insurance Act, or its replacement, establishes a program within the Department of the Treasury under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an "act of terrorism." The term "act of terrorism" means that any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified by the Secretary of the Treasury** as an act of terrorism committed by an individual(s) acting on behalf of a foreign person or foreign interest. The policy's other provisions will still apply to such an act.

YOU HAVE DECIDED TO REJECT THIS COVERAGE. THEREFORE, IN ACCORDANCE WITH THE ACT, WE HAVE ATTACHED EXCLUSION(S) ELIMINATING COVERAGE FOR CERTIFIED TERRORISM LOSSES. PLEASE REVIEW THESE EXCLUSION(S) CAREFULLY. IF, AFTER CAREFUL REVIEW OF THESE EXCLUSIONS, YOU WISH TO RECONSIDER YOUR DECISION, WE CAN DELETE THE EXCLUSION(S) FOR AN ADDITIONAL PREMIUM CHARGE. HOWEVER, YOU MUST NOTIFY YOUR AGENT OF THIS DECISION WITHIN 30 DAYS OF THE EFFECTIVE DATE OF THIS POLICY.

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

You should know that coverage provided for certified acts of terrorism is partially reimbursed by the United States Government under a formula established by federal law. Under this formula, the United States Government will pay a share of terrorism losses insured under the federal program. The federal share equals 90% of covered terrorism losses (85% in 2007) exceeding the statutorily established deductible paid by the insurance company providing the coverage. Coverage lines not subject to the federal participation are commercial auto, burglary and theft, surety, professional liability and farmowners.

DISCLOSURE OF PREMIUM

YOUR POLICY CAN BE ENDORSED TO INCLUDE TERRORISM COVERAGE FOR AN ADDITIONAL PREMIUM. PLEASE CONTACT YOUR AGENT AND HE OR SHE WILL PROVIDE YOU WITH THE PREMIUM CHARGE.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

COMMERCIAL UMBRELLA LIABILITY
CXL 388 12 07

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA LIABILITY COVERAGE FORM

If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

“Certified act of terrorism” means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

COMMERCIAL UMBRELLA LIABILITY
CXL 389 12 07

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA LIABILITY COVERAGE FORM

A. The following **Exclusion** is added:

This insurance does not apply to:

TERRORISM which means “any injury or damage” arising, directly or indirectly, out of “a certified act of terrorism”.

B. The following **DEFINITIONS** are added:

1. For the purpose of this endorsement, “any injury or damage” means any injury or damage covered under any Coverage Part to which this endorsement is applicable, and includes but is not limited to “bodily injury”, “property damage”, “personal and advertising injury”, “injury” or “environmental damage” as may be defined in any applicable Coverage Part.

2. “Certified act of terrorism” means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to any federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:

- a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

PUBLIC OFFICIALS LIABILITY
GS 55 03 12 07

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PUBLIC OFFICIALS LIABILITY COVERAGE FORM

If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

“Certified act of terrorism” means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

PUBLIC OFFICIALS LIABILITY
GS 55 04 12 07

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PUBLIC OFFICIALS LIABILITY COVERAGE FORM

A. The following **Exclusion** is added:

This insurance does not apply to any claim made against the insured for:

TERRORISM which means “any injury or damage” arising, directly or indirectly, out of a “certified act of terrorism”.

B. The following **DEFINITIONS** are added:

3. For the purposes of this endorsement, “any injury or damage” means any injury or damage covered under any Coverage Part to which this endorsement is applicable, and includes but is not limited to “wrongful act (s)” as may be defined in any applicable Coverage Part.
4. “Certified act of terrorism” means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to any federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:
 - a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 - b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

VOLUNTEER EMERGENCY SERVICES
VS 70 12 12 07

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

VOLUNTEER EMERGENCY SERVICES DIRECTORS AND OFFICERS COVERAGE FORM
VOLUNTEER EMERGENCY SERVICES DIRECTORS AND OFFICERS COVERAGE FORM — ILLINOIS
VOLUNTEER EMERGENCY SERVICES ADMINISTRATIVE ERRORS AND OMISSIONS COVERAGE FORM

If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

“Certified act of terrorism” means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

VOLUNTEER EMERGENCY SERVICES
VS 70 13 12 07

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

VOLUNTEER EMERGENCY SERVICES DIRECTORS AND OFFICERS COVERAGE FORM
VOLUNTEER EMERGENCY SERVICES DIRECTORS AND OFFICERS COVERAGE FORM — ILLINOIS
VOLUNTEER EMERGENCY SERVICES ADMINISTRATIVE ERRORS AND OMISSIONS COVERAGE FORM

The following **Exclusion** is added:

This insurance does not apply:

TERRORISM which means “any injury or damage” arising, directly or indirectly, out of “a certified act of terrorism”.

B. The following **DEFINITIONS** are added:

1. For the purposes of this endorsement, “any injury or damage” means any “loss” or “losses” covered under any Coverage Part to which this endorsement is applicable, and includes but is not limited to “wrongful act” or “wrongful acts” as may be defined in any applicable Coverage Part.

2. “Certified act of terrorism” means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to any federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a “certified act of terrorism” include the following:

- a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

IMPORTANT NOTICE TO POLICYHOLDERS

Re: Terrorism Risk Insurance Program Reauthorization Act of 2007

Dear Policyholder:

The reauthorization of the Federal Terrorism Risk Insurance Act (the "Act") requires that we share two pieces of information with you. Please note that the reauthorization does not affect your insurance coverage.

Background

On November 26, 2002, the Terrorism Risk Insurance Act (the "Act") was signed into law, establishing a program of shared public and private compensation for insured commercial property and casualty losses resulting from an act of terrorism, as defined in the Act. On December 26, 2007, the President signed into law the Terrorism Risk Insurance Program Reauthorization Act of 2007 (the "Reauthorization Act"), extending the expiration date of the Act from December 31, 2007 to December 31, 2014.

Changes to the Definition of an "Act of Terrorism"

In the Reauthorization Act, the definition of an "Act of Terrorism" has been revised to remove the requirement that the act of terrorism be committed by an individual acting on behalf of any foreign person or foreign interest in order to be certified as an "act of terrorism" for purposes of the Act. This revision does not affect your coverage, since Selective has never distinguished between foreign and domestic acts of terror, instead electing to cover its policyholders in either case.

\$100 Billion Cap

The Reauthorization Act also requires us to make all policyholders aware that the Reauthorization Act contains a \$100 billion dollar cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

As noted above, your actual coverage is not affected by the new language. If you have any questions or concerns regarding your coverage, please contact your agent.

As always, we appreciate your business and thank you for insuring with Selective Insurance.

Re: Terrorism Risk Insurance Program Reauthorization Act of 2007
Endorsements Applicable to your policy

Dear Policyholder:

The reauthorization of the Federal Terrorism Risk Insurance Act (the "Act") requires that we share two pieces of information with you. Please note that the reauthorization does not affect your insurance coverage or increase your insurance premium for this coverage.

Background

On November 26, 2002, the Terrorism Risk Insurance Act (the "Act") was signed into law, establishing a program of shared public and private compensation for insured commercial property and casualty losses resulting from an act of terrorism, as defined in the Act. On December 26, 2007, the President signed into law the Terrorism Risk Insurance Program Reauthorization Act of 2007 (the "Reauthorization Act"), extending the expiration date of the Act from December 31, 2007 to December 31, 2014.

Changes to the Definition of an "Act of Terrorism"

In the Reauthorization Act, the definition of an "Act of Terrorism" has been revised to remove the requirement that the act of terrorism be committed by an individual acting on behalf of any foreign person or foreign interest in order to be certified as an "act of terrorism" for purposes of the Act. This revision does not affect your coverage, since Selective has never distinguished between foreign and domestic acts of terror, instead electing to cover its policyholders in either case.

\$100 Billion Cap

The Reauthorization Act also requires us to make all policyholders aware that the Reauthorization Act contains a \$100 billion dollar cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Shortly, you will receive a formal Terrorism Endorsement amending your insurance policy to reflect the changes above. As note above, your actual coverage is not affected by the new language. Please review the endorsement and file it with your policy. If you have any questions or concerns, please contact your insurance agent.

As always, we appreciate your business and thank you for insuring with Selective Insurance.

Policy Number:

Re: Terrorism Risk Insurance Program Reauthorization Act of 2007
Endorsements Applicable to your policy

Dear Policyholder:

The reauthorization of the Federal Terrorism Risk Insurance Act (the "Act") requires that we share two pieces of information with you. Because you had declined terrorism coverage when you purchased your policy, the reauthorization does not affect your insurance premium. It does, however, change the coverage under your policy.

Background

On November 26, 2002, the Terrorism Risk Insurance Act (the "Act") was signed into law, establishing a program of shared public and private compensation for insured commercial property and casualty losses resulting from an act of terrorism, as defined in the Act. On December 26, 2007, the President signed into law the Terrorism Risk Insurance Program Reauthorization Act of 2007 (the "Reauthorization Act"), extending the expiration date of the Act to December 31, 2014.

Changes to the Definition of an "Act of Terrorism"

In the Reauthorization Act, the definition of an "Act of Terrorism" has been revised to remove the requirement that the act of terrorism be committed by an individual acting on behalf of any foreign person or foreign interest in order to be certified as an "act of terrorism" for purposes of the Act. **This change affects your current insurance coverage by now making a non-foreign (i.e., domestic) act of terrorism subject to the exclusions under your policy and therefore not covered.**

\$100 Billion Cap

The Reauthorization Act also requires us to make all policyholders aware that the Reauthorization Act contains a \$100 billion dollar cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year.

The accompanying endorsement is being issued pursuant to the Reauthorization Act and replaces the terrorism exclusion in your current policy. Please review the accompanying endorsements carefully. If after reviewing the recent changes under the Reauthorization Act you would like to purchase terrorism coverage, please contact your agent.

As always, we appreciate your business and thank you for insuring with Selective Insurance.

<i>SERFF Tracking Number:</i>	<i>SELC-125575321</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Selective Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>08F-ML-35AR</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>TRIA 2008 Form</i>		
<i>Project Name/Number:</i>	<i>TRIA 2008 Form/08F-ML-35AR</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: SELC-125575321 State: Arkansas
Filing Company: Selective Insurance Company of America State Tracking Number: EFT \$50
Company Tracking Number: 08F-ML-35AR
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: TRIA 2008 Form
Project Name/Number: TRIA 2008 Form/08F-ML-35AR

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty
Review Status: Approved 04/01/2008
Comments:
Attachment:
NAIC Transmittal 3-07.pdf

Satisfied -Name: TRIA Expedited Transmittal
Review Status: Approved 04/01/2008
Comments:
Attachment:
TRIA EXPEDITED FORM.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">New Business</div> <div style="width: 55%;"></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">Renewal Business</div> <div style="width: 55%;"></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3.	Group Name	Group NAIC #
	Selective Insurance Group	242

4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Selective Insurance Company of America	NJ	12572	22-1272390	

5.	Company Tracking Number	08F-ML-35AR
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Tracy Potter (Rossman)	State Filing Specialist	800-777-9656 x 1178	973-948-4538	tracy.potter@selective.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Tracy Potter (Rossman)

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	Commercial Multi Peril
10.	Sub-Type of Insurance (Sub-TOI)	Commercial P&C
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	TRIA 2008
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 12-26-2007 Renewal: 12-26-2007

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) _____

Indicate Type of Filing
<input type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Selective Insurance Company of America	NJ	242 12572	22-1272390

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Tracy Potter (Rossman) 40 Wantage Avenue Branchville, New Jersey 07890	973-948-1178	973-948-4538	Tracy.potter@selective.com

Filing information

Line of Insurance (see attachment)	Commercial Multi Peril
Company Program Title (Marketing title) (if applicable)	TRIA 2008
Filing Type ** see note below	Form
This application is used with:	N/A
Effective Date Requested	12-26-2007
Filing date	3-25-2008
Company Tracking Number	08F-ML-35AR
Date filing approved in domiciliary state, if applicable	Pending

	<u>Component/Form Name</u> <u>/Description/Synopsis</u>	<u>Form # or Rate Page</u> <u>Include edition date</u>	<u>Replacement</u> <u>Or withdrawn?</u>	<u>If replacement,</u> <u>give form # or rate</u> <u>page(s) it replaces</u>	<u>Previous State</u> <u>Filing Number,</u> <u>if required</u> <u>by state</u>
01	Notice – Offer of Terrorism Coverage – Notice of Disclosure Premium	IN 01 29 12 07	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	IN 01 29 01 06	AR-PC-06-20048
02	Policyholder Disclosure – Notice of Terrorism Insurance – Coverage Rejection Form	IN 01 34 12 07	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
03	Important Notice Exclusion of Terrorism Coverage	IN 01 35 12 07	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	IN 01 35 01 06	AR-PC-06-20048
04	Cap on Losses From Certified Acts of Terrorism	CXL 388 12 07	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
05	Exclusion of Certified Acts of Terrorism	CXL 389 12 07	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
06	Cap on Losses from Certified Acts of Terrorism	GS 55 03 12 07	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
07	Exclusion of Certified Acts of Terrorism	GS 55 04 12 07	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
08	Cap on Losses from Certified Acts of Terrorism	VS 70 12 12 07	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
09	Exclusion of Certified Acts of	VS 70 13 12 07	<input type="checkbox"/> Replacement		

	Terrorism		<input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
10	Important Notice to Policyholders	IN 02 33 12 07	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
11	Letter to Policyholder	MISC 1799	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
12	Letter to Policyholder	MISC 1800	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

- Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
- Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.



Signature

Tracy Potter (Rossman)

Print Name:

State Filing Specialist

Title: